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**RELATIONSHIP BETWEEN PROBLEM IN FINANCIAL CAPITAL,  
ENTREPRENEURIAL COMPETENCIES, SOCIAL CAPITAL, SELF  
EFFICACY AND WOMEN  
ENTREPRENEURS' BUSINESS PERFORMANCE**

**YUSRINADINI ZAHIRAH BINTI MD ISA @ YUSUFF**



**UUM**  
Universiti Utara Malaysia

**DOCTOR OF PHILOSOPHY  
UNIVERSITI UTARA MALAYSIA  
2018**

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ENTREPRENEURS' BUSINESS PERFORMANCE**

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**UUM**  
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**Thesis Submitted to  
Othman Yeop Abdullah Graduate School of Business,  
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Pusat Pengajian Perniagaan Islam  
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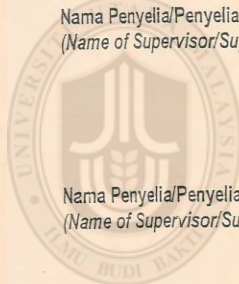
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## ABSTRACT

Currently, the involvement of women in entrepreneurship has become popular subject of academic research. As such, the Malaysian government has set aside a yearly budget for women empowerment as they have vital roles in economic development. Although female entrepreneurship is growing, there are still insufficient studies on the relationship of problem in financial capital, entrepreneurial competencies, social capital, and self-efficacy with the performance of women entrepreneurs. Therefore, this study has focused on the testing of the mediator (social capital) and moderator (self-efficacy) of the aforementioned association in Malaysia. With reference to the literature, four dimensions of entrepreneurial competencies – opportunity, organising and leading, commitment, and personal competencies have been selected. Subsequently, 13 direct and indirect hypotheses have been developed. The respondents were women micro-entrepreneurs under the highest scheme of Amanah Ikhtiar Malaysia (AIM) – Ikhtiar Wawasan – in Peninsular Malaysia. The tools which have been used to measure the said variables were adopted from the scales in the literature. A total of 230 questionnaires have been returned by mail, but only 184 questionnaires were eligible for multiple regression analysis. The findings from an empirical research revealed that problem in financial capital, organising and leading competency, and self-efficacy have significant direct effect on women micro-entrepreneurs' business performance. Besides, social capital has fully mediated the relationship between problem in financial capital and women entrepreneurs' business performance. Conversely, self-efficacy did not moderate the relationship between the dimensions of entrepreneurial competencies and women entrepreneurs' business performance. The utilisation of general self-efficacy has contributed to the significance of this study. Apart from that, the findings are useful to financial institutions, academics and women micro-entrepreneurs' in the contexts of financial management of entrepreneurship domain, entrepreneurial management and entrepreneurs' personality.

**Keywords:** problem in financial capital, entrepreneurial competencies, social capital, general self-efficacy, women entrepreneurs' business performance

## ABSTRAK

Kini, penglibatan wanita dalam bidang keusahawanan telah menjadi subjek popular untuk penyelidikan akademik. Kerajaan Malaysia juga telah memperuntukkan bajet tahunan untuk memperkasakan wanita memandangkan mereka memainkan peranan penting dalam pembangunan ekonomi. Walaupun keusahawanan wanita sedang berkembang, namun masih terdapat lagi kekurangan kajian yang menghubungkan permasalahan dalam modal kewangan, kompetensi keusahawanan, modal sosial, dan efikasi sendiri dengan prestasi usahawan-usahawan wanita. Oleh itu, kajian ini memfokuskan untuk menguji hubungan di antara pengantara modal sosial dan penyederhana efikasi sendiri terhadap hubungan tersebut di Malaysia. Berdasarkan literatur terdapat empat dimensi kompetensi keusahawanan yang telah dipilih iaitu peluang, menganjur dan mengetuai, komitmen dan kompetensi peribadi. Seterusnya, 13 hipotesis langsung dan tidak langsung telah dibangunkan. Responden merupakan usahawan mikro wanita di bawah naungan Amanah Ikhtiar Malaysia (AIM) yang dipilih daripada skim tertinggi AIM, Ikhtiar Wawasan di Semenanjung Malaysia. Alat pengukuran adalah berdasarkan kepada skala yang digunakan dalam literatur sebelum ini. Sejumlah 230 kaji selidik telah dikembalikan menerusi pos namun, hanya 184 kaji selidik layak untuk analisis regresi. Hasil kajian empirikal menunjukkan terdapat hubungan yang signifikan antara permasalahan dalam modal kewangan, kompetensi menganjur dan mengetuai, serta efikasi-kendiri ke atas prestasi perniagaan usahawan wanita mikro. Di samping itu, modal sosial menjadi pengantara sepenuhnya bagi hubungan di antara permasalahan modal kewangan dan prestasi perniagaan usahawan wanita. Sebaliknya, efikasi sendiri tidak bertindak sebagai penyederhana dalam hubungan di antara dimensi kompetensi keusahawan dan prestasi perniagaan usahawan wanita. Penggunaan efikasi sendiri secara umumnya telah menyumbang kepada kepentingan kajian ini. Selain itu, hasil kajian berguna kepada institusi kewangan, para akademik dan usahawan mikro wanita dalam kontek pengurusan kewangan keusahawanan domain, pengurusan keusahawanan dan personaliti usahawan.

**Kata kunci:** Permasalahan modal kewangan, kompetensi keusahawanan, modal sosial, efikasi sendiri secara umum, prestasi perniagaan usahawan wanita



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## LIST OF ABBREVIATIONS

AIM	Amanah Ikhtiar Malaysia
BEIM	Business Ethics Institute of Malaysia
CA	Competitive Advantage
CEO	Chief Executive Officer
CGC	Credit Guarantee Corporation Malaysia Berhad
ECT	Ethical Climate Theory
EFA	Explanatory Factor Analysis
EM	Entrepreneurial Management
EO	Entrepreneurial Orientation
EWK	Ethical Work Climate
DOA	Department of Agriculture
DOSM	Department of Statistics Malaysia
DV	Dependent Variable
DWD	Department of Women's Development
ECT	Earnings per Share
EU	European Union
FEM	Federation of Women Entrepreneurs Association Malaysia
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
GTP	Government Transformation Programme
HDC	Halal Industry Development Corporation
HRM	Human Resource Management
ICD	Innovation Creed
ICN	Innovation Conviction
ICT	Information and Communication Technology
IEO	International Entrepreneurial Orientation
I-KeuNITA	Inkubator Keusahawanan Wanita
I-KIT	Intensive Skill Training for Single Mother
IMT	Innovation Mindset
IV	Independent Variable
IWE	Islamic Work Ethic
KEMAS	Jabatan Kemajuan Masyarakat
KMO	Kaiser-Meyer-Olkin
LIH NKRA	Low-Income Households National Key Results Area
LO	Learning Orientation
MAREF	Malaysian Accountancy research and Education Foundation
MATRADE	Malaysia External Trade Development Corporation
MID	Ministry of Industrial Development
MIDA	Malaysian Industrial Development Authority
MIDF	Malaysian Industrial Development Finance
MITI	Ministry of International Trade and Industry
MO	Marketing Orientation
MOA	Ministry of Agriculture
MOF	Ministry of Finance

MPC	Malaysia Productivity Corporation
MSA	Measure of Sampling Adequacy
MSMEs	Micro, Small, and Medium Enterprises
MWFCD	Ministry of Women, Family and Community Development
NACH	Need for Achievement
NAWEM	National Association of Women Entrepreneurs of Malaysia
OCED	The Organisation for Economic Co-operation and Development
1AZAM	Akhiri Zaman Miskin
OP	Organizational Performance
PCA	Principal Component Analysis
PENIAGAWATI	Persatuan Wanita Bumiputra Dalam Perniagaan Profesion Malaysia
PWE	Protestant Work Ethic
RBV	Resource-Based View
RMK10	Rancangan Malaysia Ke 10
SBM	School of Business Management
SD	Standard Deviation
SEM	Structural Equation Modeling
SME Corp	Small and Medium Enterprise Corporation
SMEDAN	Small and Medium Enterprises Development Agency of Nigeria
SMEs	Small and Medium Enterprises
SMIDEC	Small and Medium Industries Development Corporation
TO	Technology Orientation
UAE	United Arab Emirates
UK	United Kingdom
UNDP	United Nation Development Programme
US	United States
USAHANITA	Persatuan Usahawan Wanita Bumiputera
UUM	Universiti Utara Malaysia
VIF	Variance Inflation Factor
WAWASANITA	Persatuan Usahawan Wawasan Wanita Malaysia
WEDP	Women Exporters Development Programme

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Introduction**

In 2015, the United Nation Statistics Division (UNSD) reported that the global population was estimated to be 7.3 billion, 3.6 billion or 49.6 percent of whom were women (The World's Women 2015: Trends and Statistics, 2015). Over the past 10 years, governments have adopted the Beijing Declaration and Platform for Action, whose ideology was "to promote and protect the full enjoyment of all human rights and the fundamental freedoms of all women throughout their life cycles" (The World's Women 2015: Trends and Statistics). Thus, the UNSD has presented "The World's Women 2015", which has reviewed and analysed women in terms of population and family, health, education, work, power and decision-making, violence, environment, as well as poverty.

The abovementioned statistics have shown that for the past few decades, women have been subjected to gender discrimination, which is the fundamental violation of human rights by limiting their opportunities to receive education and jobs. It was also revealed that women have since progressed in terms of access to education, education level, involvement in the workforce, economic independence, and activity in informal unions. These have resulted in changes to marriage patterns, whereby women are marrying later. The prevalence of child marriages has also declined, but there are still a number of women who are married before age 18. For example, two-fifths of women in the sub-Saharan Africa had early marriages.

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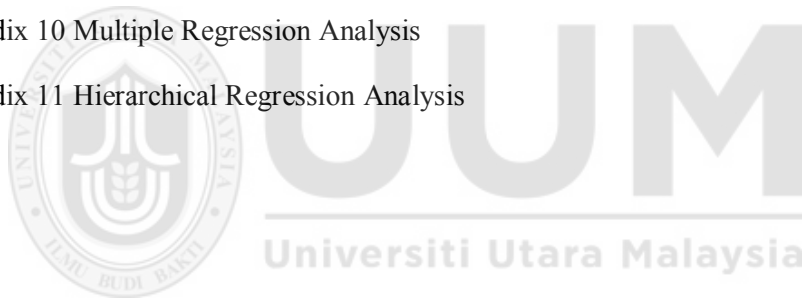
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## **APPENDICES**

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# Appendix 1



**A SURVEY ON THE RELATIONSHIP BETWEEN PROBLEM IN  
FINANCIAL CAPITAL, ENTREPRENEURIAL COMPETENCIES, SOCIAL  
CAPITAL AND SELF-EFFICACY ON AMANAH IKHTIAR MALAYSIA  
ENTREPRENEURS' BUSINESS PERFORMANCE**

Dear Madam,

This questionnaire is conducted to fulfil the requirement of the degree of Doctor of Philosophy at the University Utara Malaysia. The research project is carried out in an attempt to better understand the entrepreneurs' experience in conducting the business financed by Amanah Ikhtiar Malaysia (AIM) microfinance scheme.

All information given are assured to be strictly confidential and solely for the academic purposes. Your experience and opinion are valuable and highly appreciated which there are no rights or wrong answers.

The survey consists of several parts, questions about respondent background, financial capital, entrepreneurial competencies, social capital, self-efficacy and business performance. Your complete answers will help us to evaluate the AIM scheme for your future needs and this institution to serve you better.

Thank you for your time and cooperation to participate in this questionnaire.

Sincerely,

Yusrinadini Zahirah Bt Md Isa @ Yusuff

Othman Yeop Abdullah Graduate School of Business,

Universiti Utara Malaysia,

06100 Sintok, Kedah.

Tel : 013 -250 4821

## PART A : PERSONAL PROFILE

1. Please state :

Your current age : \_\_\_\_\_

Your age when you started this business : \_\_\_\_\_

2. What is your marital status?

- a. Single [       ]
- b. Married [       ]
- c. Divorce [       ]
- d. Widow [       ]

3. Do you have children?

- a. Yes [       ]
- b. No [       ]

If yes, please state the number of your children \_\_\_\_\_

4. Your highest educational level ?

- a. Primary [       ]
- b. Secondary [       ]
- c. Certificate [       ]
- d. Diploma [       ]
- e. Degree [       ]
- f. Others, please specify \_\_\_\_\_

5. Have you ever worked before?

- a. Yes [       ]
- b. No [       ]

If your answer is “yes”, how long have you worked before you started this business?  
\_\_\_\_\_ years

6. Was your previous work experience relevant to your current business?

- a. Yes [       ]
- b. No [       ]

## PART B: BUSINESS INFORMATION

1. Your business category:

- a. Manufacturing [       ]

(example: food & beverages, textiles, electrical products & components, spare parts & accessories etc)

Please state : \_\_\_\_\_

- b. Services [       ]

(example : restaurant, education, homestay, professional, sewing, transportation & communication etc )

Please state : \_\_\_\_\_

- c. Agriculture [       ]

(example : planting, livestock, logging, fishing etc)



Please state : \_\_\_\_\_

d. Other(s) please specify : \_\_\_\_\_

2. Is your business premise and your house at the same location?

a. Yes [ ] b. No [ ]

3. Please indicate the location of the primary operational premises of the business:

a. Rural Area [ ]  
b. Smaller city town [ ]  
c. Major city [ ]  
d. Capital City [ ]

4. Number of years your business in operation? \_\_\_\_\_ years

5. How many workers do you have? \_\_\_\_\_

6. How many times did you get financial capital from Amanah Ikhtiar Malaysia (AIM)?

a. Once [ ]  
b. Twice [ ]  
c. Third time [ ]  
d. Fourth time [ ]  
e. Fifth time [ ]  
f. More than five time [ ]

7. How much is your current loan/financing?

a. RM 20,000 [ ]  
b. Between RM 20,001 and RM 30,000 [ ]  
c. Between RM 30,001 and RM 40,000 [ ]  
d. Between RM 40,001 and RM 50,000 [ ]  
e. More than RM 50, 000 [ ]

8. Do you seek for another source of financing, other than AIM ?

a. Yes [ ] b. No [ ]

If “yes, where did you source your additional financing?

a. Bank [ ]  
b. Cooperative [ ]  
c. Pawnshops [ ]  
d. Friends or Relatives [ ]  
e. Government Agencies [ ]  
f. Other(s) please specify \_\_\_\_\_

9. What is your average monthly business income?
- a. Less than RM 3,000 [      ]
  - b. Between RM 3,001 and RM 5,000 [      ]
  - c. Between RM 5,001 and RM 7,000 [      ]
  - d. Between RM7,001 and RM 10,000 [      ]
  - e. More than RM 10,000 [      ]
10. Type of business ownership:
- a. Sole Proprietorship [      ]
  - b. Family Sharing [      ]
  - c. Business Partner [      ]

### PART C : PROBLEM IN FINANCIAL CAPITAL

Microcredit is the source of financial capital used to finance the business operation to start the business, business grow or expand the business.

Please indicate your level of agreement with the following statements on a scale of 1(strongly disagree) to 7 (strongly agree). Please circle your answer.

(1) Strongly Disagree (2) Disagree (3) Somewhat disagree (4) Neither agree or disagree (5)Somewhat Agree (6) Agree (7) Strongly Agree

As a business owner,.....

1	shortages of cash makes it difficult for me to run the business ahead.	1	2	3	4	5	6	7
2	lack of additional capital makes my business difficult to sustain when the equipment gets old.	1	2	3	4	5	6	7
3	it is difficult for me to get loans from others for my business.	1	2	3	4	5	6	7
4	it is difficult for me to get loans from banks because there are many requirements which need to be satisfied	1	2	3	4	5	6	7
5	it is difficult for me to get loans from lenders because they charge high interest rates and require collaterals.	1	2	3	4	5	6	7

### PART D : ENTREPRENEURIAL COMPETENCIES

Entrepreneurial competencies are defined as higher-level characteristic encompassing personality traits, skills and knowledge, which can be seen as the total ability of the entrepreneur to perform job successfully. There are four competencies domains which are : (1) opportunity competency, (2) organizing and leading competency, (3) commitment competency, (4) personal competency.

Please indicate your level of importance with the following statements on a scale of 1 (strongly disagree) to 7 (strongly agree). Please circle your answer.

- (1) Not at all important (2) Low importance (3) Slightly important (4) Neutral  
(5) Moderately important (6) Very important (7) Extremely important

As a business owner, I am able to....

1	identify goods or services which customers want.	1	2	3	4	5	6	7
2	identify unmet consumer needs.	1	2	3	4	5	6	7
3	actively look for products or services that provide real benefit to customers.	1	2	3	4	5	6	7
4	secure high-quality business opportunities.	1	2	3	4	5	6	7
5	plan the operations of the business.	1	2	3	4	5	6	7
6	plan the organisation of different resources.	1	2	3	4	5	6	7
7	organize people.	1	2	3	4	5	6	7
8	motivate people.	1	2	3	4	5	6	7
9	delegate tasks effectively.	1	2	3	4	5	6	7
10	keep the organisation running smoothly.	1	2	3	4	5	6	7
11	coordinate tasks.	1	2	3	4	5	6	7
12	supervise subordinates.	1	2	3	4	5	6	7
13	lead subordinates	1	2	3	4	5	6	7
14	organise resources	1	2	3	4	5	6	7
15	persevere whenever necessary to make a venture work.	1	2	3	4	5	6	7
16	refuse to let the business fail.	1	2	3	4	5	6	7
17	demonstrate an extremely strong internal drive to succeed.	1	2	3	4	5	6	7
18	commit to long-term business goals.	1	2	3	4	5	6	7
19	maintain high energy levels.	1	2	3	4	5	6	7
20	maintain positive attitudes.	1	2	3	4	5	6	7
21	prioritise tasks to manage my time.	1	2	3	4	5	6	7
22	identify my own strengths and weaknesses, and match them with the business opportunities and threats.	1	2	3	4	5	6	7
23	manage my own career development.	1	2	3	4	5	6	7
24	recognise and work on my shortcomings.	1	2	3	4	5	6	7
25	motivate myself to function at an optimum level.	1	2	3	4	5	6	7

## PART E : SOCIAL CAPITAL

Social capital exists in relation between individuals also as those features of social organization such as trust, norms and networks that can improve efficiency of society by facilitating coordinated action.

Please indicate your level of agreement with the following statements on a scale of 1 (strongly disagree) to 7 (strongly agree). Please circle your answer.

(1) Strongly Disagree (2) Disagree (3) Somewhat disagree (4) Neither agree or disagree (5) Somewhat Agree (6) Agree (7) Strongly Agree

1	Group members/friends always help each other.	1	2	3	4	5	6	7
2	Group members/friends always communicate with each other..	1	2	3	4	5	6	7
3	Group members/friends frequently help each other to solve problems.	1	2	3	4	5	6	7
4	Group members/friends are serious in achieving business success.	1	2	3	4	5	6	7
5	The relationships between group members/friends are very close.	1	2	3	4	5	6	7
6	The levels of trust between group members/friends are high.	1	2	3	4	5	6	7

## PART F : SELF-EFFICACY

Self-efficacy is defined as people's judgement of their capabilities to organize and execute courses of action required to attain designated types of performances.

Please indicate your level of agreement with the following statements on a scale of 1 (strongly disagree) to 7 (strongly agree). Please circle your answer.

(1) Strongly Disagree (2) Disagree (3) Somewhat disagree (4) Neither agree or disagree (5) Somewhat Agree (6) Agree (7) Strongly Agree

As a business owner,.....

1	I will be able to achieve most of the goals I have set for myself.	1	2	3	4	5	6	7
2	when dealing with difficult tasks, I am certain I will accomplish them.	1	2	3	4	5	6	7
3	in general, I think I can accomplish outcomes that are important.	1	2	3	4	5	6	7
4	I will be able to successfully overcome many challenges.	1	2	3	4	5	6	7

5	I can do most tasks very better than other people.	1	2	3	4	5	6	7
6	even when things are tough, I can perform different tasks effectively.	1	2	3	4	5	6	7
7	I am confident that I can perform different tasks effectively.	1	2	3	4	5	6	7
8	I believe I can succeed in most of the endeavour which I have embarked on.	1	2	3	4	5	6	7

## **PART G : BUSINESS PERFORMANCE**

Business performance is a measurement or an indicator to evaluate or access business performance in term of increase in profit, asset, sales, number of employees, survival, profitability and business growth.

The following statements indicate the effect of financial capital (microcredit) and entrepreneurial competencies on your business performance. Please indicate your level of agreement with the following statements on a scale of 1(strongly disagree) to 7 (strongly agree). Please circle your answer.

(1) Strongly Disagree (2) Disagree (3) Somewhat disagree (4) Neither agree or disagree (5)Somewhat Agree (6) Agree (7) Strongly Agree

1	My income (net profit) has increased.	1	2	3	4	5	6	7
2	The number of sold items has increased.	1	2	3	4	5	6	7
3	My savings account has improved.	1	2	3	4	5	6	7
4	My output has increased.	1	2	3	4	5	6	7
5	I have bought more stock/raw materials.	1	2	3	4	5	6	7
6	My investment have increased.	1	2	3	4	5	6	7

**THANK YOU FOR YOUR CO-OPERATION.**

# Questionnaires in Bahasa Melayu



**Kajian terhadap hubungan antara Permasalahan Modal Kewangan, Kompetensi Keusahawanan, Modal Sosial dan Efikasi Kendiri terhadap Prestasi Perniagaan Usahawan Amanah Ikhtiar Malaysia.**

Puan,

Kajian soal selidik ini dijalankan untuk memenuhi keperluan Ijazah Doktor Falsafah di Universiti Utara Malaysia. Kajian ini dijalankan dalam usaha untuk lebih memahami pengalaman usahawan dalam menjalankan perniagaan yang dibiayai oleh skim mikrokredit Amanah Ikhtiar Malaysia.

Semua maklumat yang diberikan adalah sulit dan hanya untuk tujuan akademik. Pengalaman dan pandangan puan adalah sangat berharga dan amatlah dihargai yang mana jawapan yang diberikan tiada betul atau salah.

Kajian ini mengandungi beberapa bahagian iaitu, soalan berkenaan latar belakang responden,, maklumat perniagaan, modal kewangan perniagaan, kompetensi keusahawanan, modal sosial, efikasi kendiri dan prestasi perniagaan. Jawapan yang lengkap dari pihak responden akan membantu kajian ini dalam menilai skim Amanah Ikhtiar Malaysia (AIM) untuk keperluan masa hadapan responden dan untuk perkhidmatan yang lebih baik untuk responden dari institusi ini.

Terima kasih saya ucapkan di atas masa dan kerjasama puan dalam menjawab kaji selidik ini.

Yang Benar,

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## BAHAGIAN A : LATAR BELAKANG PERIBADI

1. Sila nyatakan :  
Umur anda sekarang : \_\_\_\_\_  
Umur anda semasa memulakan perniagaan ini : \_\_\_\_\_
2. Apakah status perkahwinan anda ?
  - a. Bujang [      ]
  - b. Berkahwin [      ]
  - b. Berceraai [      ]
  - c. Balu [      ]
3. Adakah anda mempunyai anak?
  - a. Ya [      ]
  - b. Tidak [      ]Jika ya, nyatakan bilangan anak anda \_\_\_\_\_
4. Tahap pendidikan tertinggi anda?
  - a. Rendah [      ]
  - b. Menengah [      ]
  - c. Sijil [      ]
  - d. Diploma [      ]
  - e. Ijazah [      ]
  - f. Lain-lain, sila nyatakan \_\_\_\_\_
5. Pernahkah anda bekerja sebelum ini?
  - a. Ya [      ]
  - b. Tidak [      ]Jika ya, berapa lamakah anda bekerja sebelum anda memulakan perniagaan ini?  
\_\_\_\_\_ tahun
6. Adakah pekerjaan anda yang terdahulu relevan dengan perniagaan anda sekarang?
  - a. Ya [      ]
  - b. Tidak [      ]

## BAHAGIAN B : MAKLUMAT PERNIAGAAN

1. Nyatakan kategori perniagaan anda:
  - a. Pembuatan [      ]  
(contoh: makanan & minuman, tekstil, produk elektrik & komponen, alat ganti & aksesori dll)  
Sila nyatakan : \_\_\_\_\_
  - b. Perkhidmatan [      ]  
(contoh : restoran, pendidikan, *homestay*, professional, jahitan, pengangkutan & komunikasi dll)  
Sila nyatakan : \_\_\_\_\_



-

9. Berapakah purata pendapatan bulanan perniagaan anda?

- a. Kurang dari RM 3,000 [      ]
- b. Di antara RM 3,001 dan RM 5,000 [      ]
- c. Di antara RM 5,001 dan RM 7,000 [      ]
- d. Di antara RM7,001 dan RM 10,000 [      ]
- e. Lebih dari RM 10,000 [      ]

10. Jenis pemilikan perniagaan :

- a. Pemilikan Tunggal [      ]
- b. Perkongsian Keluarga [      ]
- c. Perkongsian Bukan Keluarga [      ]

### BAHAGIAN C : MODAL KEWANGAN

Mikrokredit ialah sumber kewangan yang digunakan untuk memulakan perniagaan, membiayai atau mengembangkan operasi perniagaan.

Sila nyatakan tahap persetujuan anda dengan kenyataan berikut pada skala 1 (amat tidak setuju) hingga 7 (amat setuju). Sila bulatkan jawapan anda.

(1) Amat Tidak Bersetuju (2) Tidak Bersetuju (3) Agak Tidak Bersetuju (4) Berkecuali  
(5) Agak Bersetuju (6) Bersetuju (7) Amat Bersetuju

Sebagai pemilik perniagaan,...

1	kekurangan tunai menyebabkan kesukaran untuk saya meneruskan perniagaan.	1	2	3	4	5	6	7
2	kekurangan modal tambahan menyebabkan perniagaan saya sukar dijalankan apabila barang-barang semakin usang.	1	2	3	4	5	6	7
3	ianya sukar untuk saya mendapatkan pinjaman dari pihak lain untuk perniagaan saya.	1	2	3	4	5	6	7
4	adalah sukar untuk saya mendapatkan pembiayaan dari bank kerana pelbagai kriteria untuk dipenuhi.	1	2	3	4	5	6	7
5	adalah sukar untuk saya mendapatkan pembiayaan dari pemberi pinjaman kerana mereka mengenakan faedah yang tinggi dan memerlukan cagaran.	1	2	3	4	5	6	7

### BAHAGIAN D : KOMPETENSI KEUSAHAWANAN

Kompetensi keusahawanan ditakrifkan sebagai tahap personaliti yang lebih tinggi meliputi ciri personaliti menyeluruh, kemahiran dan pengetahuan yang boleh dilihat sebagai kemampuan usahawan untuk melakukan tugas dengan berjaya. Terdapat empat dimensi kompetensi iaitu: (1) kompetensi peluang, (2) kompetensi penyusunan dan mengetuai, (3) kompetensi komitmen, (4) kompetensi peribadi.

Sila nyatakan tahap kepentingan anda dengan kenyataan berikut pada skala 1 (Tidak Penting Sama Sekali) hingga 7 (Amat Sangat Penting). Sila bulatkan jawapan anda.

- (1) Tidak Penting Sama Sekali (2) Kurang Penting (3) Sedikit Penting (4) Berkecuali  
(5) Agak Penting (6) Sangat Penting (7) Amat Sangat Penting

Sebagai pemilik perniagaan, saya mampu untuk...

1	mengenal pasti produk dan perkhidmatan yang dikehendaki oleh pelanggan.	1	2	3	4	5	6	7
2	mengenal pasti keperluan pelanggan yang belum dipenuhi.	1	2	3	4	5	6	7
3	aktif dalam mencari produk atau perkhidmatan yang memberikan faedah sebenar kepada pelanggan.	1	2	3	4	5	6	7
4	merebut peluang perniagaan yang berkualiti tinggi.	1	2	3	4	5	6	7
5	mewujudkan hubungan jangka panjang yang baik dengan pelbagai pihak.	1	2	3	4	5	6	7
6	kemampuan berunding dengan pihak lain.	1	2	3	4	5	6	7
7	berinteraksi dengan pelbagai pihak.	1	2	3	4	5	6	7
8	memotivasikan pekerja	1	2	3	4	5	6	7
9	Membahagi tugas secara efektif	1	2	3	4	5	6	7
10	Memastikan kelancaran perjalanan perniagaan	1	2	3	4	5	6	7
11	Menyusun tugas	1	2	3	4	5	6	7
12	Menyelia pekerja bawahan	1	2	3	4	5	6	7
13	Memimpin pekerja bawahan	1	2	3	4	5	6	7
14	Mengatur sumber perniagaan	1	2	3	4	5	6	7
15	Berdedikasi dalam memastikan perniagaan berjalan lancar	1	2	3	4	5	6	7
16	Berusaha memastikan perniagaan tidak gagal	1	2	3	4	5	6	7
17	Mempunyai kekuatan dalaman yang tinggi untuk berjaya	1	2	3	4	5	6	7
18	Memberikan komitmen untuk matlamat jangka panjang	1	2	3	4	5	6	7
19	Mengekalkan tahap kecergasan yang tinggi	1	2	3	4	5	6	7
20	Mengekalkan sikap positif	1	2	3	4	5	6	7
21	Mengatur tugas mengikut keutamaan bagi memudahkan pengurusan masa saya	1	2	3	4	5	6	7

22	Mengenal pasti kekuatan dan kelemahan diri dan menyesuaikan dengan peluang dan cabaran di dalam perniagaan.	1	2	3	4	5	6	7
23	Merancang perkembangan kerjaya saya	1	2	3	4	5	6	7
24	Mengenal pasti kekurangan diri dan berusaha mengatasinya	1	2	3	4	5	6	7
25	Memotivasikan diri untuk melakukan sesuatu pada tahap yang terbaik.	1	2	3	4	5	6	7

## BAHAGIAN E : MODAL SOSIAL

Modal sosial wujud dalam hubungan antara individu juga sebagai ciri-ciri organisasi social seperti kepercayaan, norma dan rangkaian yang boleh meningkatkan kecekapan masyarakat dengan memudahkan tindakan terancang.

Sila nyatakan tahap persetujuan anda dengan kenyataan berikut pada skala 1 (Amat Tidak Setuju) hingga 7 (Amat Setuju). Sila bulatkan jawapan anda.

(1) Amat Tidak Bersetuju (2) Tidak Bersetuju (3) Agak Tidak Bersetuju (4) Berkecuali (5) Agak Bersetuju (6) Bersetuju (7) Amat Bersetuju

1	Ahli kumpulan/sahabat sentiasa menolong satu sama lain.	1	2	3	4	5	6	7
2	Ahli kumpulan/sahabat kerap berkomunikasi antara satu sama lain.	1	2	3	4	5	6	7
3	Ahli kumpulan/sahabat saling membantu dalam menyelesaikan masalah.	1	2	3	4	5	6	7
4	Ahli kumpulan/sahabat serius untuk mencapai kejayaan dalam perniagaan.	1	2	3	4	5	6	7
5	Kehidupan ahli kumpulan/sahabat sangat rapat.	1	2	3	4	5	6	7
6	Tahap kepercayaan sesama ahli kumpulan/sahabat adalah tinggi.	1	2	3	4	5	6	7

## BAHAGIAN F : EFIKASI KENDIRI

Efikasi sendiri ialah tanggapan seseorang terhadap kemampuan mereka untuk menyusun dan melaksanakan tindakan yang dikehendaki untuk mencapai prestasi yang diharapkan.

Sila nyatakan tahap persetujuan anda dengan kenyataan berikut pada skala 1 (Amat Tidak Setuju) hingga 7 (Amat Setuju). Sila bulatkan jawapan anda.

- (1) Amat Tidak Bersetuju (2) Tidak Bersetuju (3) Agak Tidak Bersetuju (4) Berkecuali  
(5) Agak Bersetuju (6) Bersetuju (7) Amat Bersetuju

Sebagai pemilik perniagaan,....

1	saya mampu mencapai kebanyakan matlamat yang telah saya tetapkan untuk diri saya.	1	2	3	4	5	6	7
2	apabila menghadapi tugas sukar, saya pasti saya akan mencapainya.	1	2	3	4	5	6	7
3	secara amnya, saya rasa saya boleh mendapatkan hasil yang penting.	1	2	3	4	5	6	7
4	saya akan berjaya mengatasi banyak cabaran.	1	2	3	4	5	6	7
5	saya boleh melakukan kebanyakan tugas lebih baik dari orang lain.	1	2	3	4	5	6	7
6	saya boleh melakukan dengan agak baik walaupun dalam keadaan sukar.	1	2	3	4	5	6	7
7	saya yakin bahawa saya boleh melakukan dengan baik untuk tugas-tugas yang berbeza.	1	2	3	4	5	6	7
8	saya yakin saya boleh berjaya atas usaha keras yang mana telah saya tetapkan ke atas diri saya.	1	2	3	4	5	6	7

#### **BAHAGIAN G : PRESTASI PERNIAGAAN**

Prestasi perniagaan adalah ukuran atau penunjuk untuk menilai atau akses prestasi perniagaan dari segi peningkatan keuntungan, asset, jualan, bilangan pekerja, kelangsungan hidup, keuntungan dan pertumbuhan perniagaan.

Kenyataan-kenyataan berikut menunjukkan kesan modal kewangan (mikrokredit) dan kompetensi keusahawanan dalam perniagaan anda. Sila nyatakan tahap persetujuan anda dengan kenyataan berikut pada skala 1 (Tersangat Rendah) hingga 7 (Sangat Tinggi). Kenyataan anda hendaklah berdasarkan prestasi perniagaan anda sekitar 3 tahun lepas. Sila bulatkan jawapan anda.


- (1) Tersangat Rendah (2) Sangat Rendah (3) Agak Rendah (4) Statik / Tiada Perubahan  
(5) Agak Tinggi (6) Tinggi (7) Sangat Tinggi

1	Pendapatan saya (untung bersih) meningkat	1	2	3	4	5	6	7
2	Bilangan barangan jualan meningkat	1	2	3	4	5	6	7
3	Akaun simpanan saya telah bertambah baik.	1	2	3	4	5	6	7
4	Pengeluaran saya telah bertambah.	1	2	3	4	5	6	7
5	Saya telah membeli lebih banyak stok/bahan mentah.	1	2	3	4	5	6	7
6	Pelaburan saya telah meningkat.	1	2	3	4	5	6	7

**TERIMA KASIH DI ATAS KERJASAMA ANDA**

# Appendix 2

## Letter of Proofreading/Editing



## Appendix 2



(JR0026119-D)  
SZAKIF ENTERPRISE (JR0026119-D)  
No. 11, Lorong Padang Perdana 29,  
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25200 Kuantan, Pahang  
[proofreaders.united@gmail.com](mailto:proofreaders.united@gmail.com)

### Letter of Acknowledgement

Our reference: SE/PU/ 27Mar003DL\_Shahmi  
Date: 9 April 2018

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FINANCIAL CAPITAL, ENTREPRENEURIAL  
COMPETENCIES, SOCIAL  
CAPITAL, SELF-EFFICACY AND WOMEN  
ENTREPRENEURS' BUSINESS  
PERFORMANCE***

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# Appendix 3





### Appendix 3

#### A) Factor Analysis of Problem in Financial Capital

**Correlation Matrix<sup>a</sup>**

		FC1	FC2	FC3	FC4	FC5
Correlation	FC1	1.000	.624	.463	.376	.326
	FC2	.624	1.000	.491	.272	.255
	FC3	.463	.491	1.000	.340	.383
	FC4	.376	.272	.340	1.000	.660
	FC5	.326	.255	.383	.660	1.000
Sig. (1-tailed)	FC1		.000	.000	.000	.000
	FC2	.000		.000	.000	.000
	FC3	.000	.000		.000	.000
	FC4	.000	.000	.000		.000
	FC5	.000	.000	.000	.000	

a. Determinant = .194

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.713
Approx. Chi-Square		296.206
Bartlett's Test of Sphericity	Df	10
	Sig.	.000

**Anti-image Matrices**

		FC1	FC2	FC3	FC4	FC5
Anti-image Covariance	FC1	.547	-.277	-.100	-.091	-.016
	FC2	-.277	.559	-.173	.001	.005
	FC3	-.100	-.173	.666	-.025	-.114
	FC4	-.091	.001	-.025	.534	-.317
	FC5	-.016	.005	-.114	-.317	.536
Anti-image Correlation	FC1	.734 <sup>a</sup>	-.501	-.165	-.168	-.030
	FC2	-.501	.698 <sup>a</sup>	-.284	.001	.009
	FC3	-.165	-.284	.831 <sup>a</sup>	-.041	-.191
	FC4	-.168	.001	-.041	.668 <sup>a</sup>	-.592
	FC5	-.030	.009	-.191	-.592	.660 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.677	53.547	53.547	2.677	53.547	53.547
2	1.060	21.205	74.752			
3	.568	11.358	86.110			
4	.367	7.333	93.443			
5	.328	6.557	100.000			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component
	1
FC1	.771
FC2	.725
FC3	.732
FC4	.718
FC5	.710

Extraction Method:  
Principal Component  
Analysis.

a. 1 components  
extracted.

## B) Factor Analysis of Social Capital

**Correlation Matrix<sup>a</sup>**

		SC1	SC2	SC3	SC4	SC5	SC6
Correlation	SC1	1.000	.709	.794	.642	.542	.523
	SC2	.709	1.000	.778	.709	.525	.517
	SC3	.794	.778	1.000	.706	.633	.592
	SC4	.642	.709	.706	1.000	.540	.539
	SC5	.542	.525	.633	.540	1.000	.635
	SC6	.523	.517	.592	.539	.635	1.000
Sig. (1-tailed)	SC1		.000	.000	.000	.000	.000
	SC2	.000		.000	.000	.000	.000
	SC3	.000	.000		.000	.000	.000
	SC4	.000	.000	.000		.000	.000
	SC5	.000	.000	.000	.000		.000
	SC6	.000	.000	.000	.000	.000	

a. Determinant = .018

**KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.888
Approx. Chi-Square		724.002
Bartlett's Test of Sphericity	Df	15
	Sig.	.000

**Anti-image Matrices**

		SC1	SC2	SC3	SC4	SC5	SC6
Anti-image Covariance	SC1	.342	-.062	-.129	-.037	-.012	-.020
	SC2	-.062	.332	-.100	-.118	.006	-.012
	SC3	-.129	-.100	.236	-.053	-.077	-.037
	SC4	-.037	-.118	-.053	.415	-.039	-.060
	SC5	-.012	.006	-.077	-.039	.491	-.199
	SC6	-.020	-.012	-.037	-.060	-.199	.521
Anti-image Correlation	SC1	.893 <sup>a</sup>	-.184	-.453	-.099	-.030	-.048
	SC2	-.184	.890 <sup>a</sup>	-.359	-.319	.014	-.030
	SC3	-.453	-.359	.854 <sup>a</sup>	-.168	-.225	-.105
	SC4	-.099	-.319	-.168	.924 <sup>a</sup>	-.086	-.130
	SC5	-.030	.014	-.225	-.086	.886 <sup>a</sup>	-.394
	SC6	-.048	-.030	-.105	-.130	-.394	.895 <sup>a</sup>

a. Measures of Sampling Adequacy(MSA)

**Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.143	69.053	69.053	4.143	69.053	69.053
2	.673	11.223	80.276			
3	.384	6.406	86.682			
4	.356	5.928	92.610			
5	.267	4.442	97.053			
6	.177	2.947	100.000			

Extraction Method: Principal Component Analysis.

**Component Matrix<sup>a</sup>**

	Component
	1
SC1	.852
SC2	.858
SC3	.911
SC4	.833
SC5	.769
SC6	.753

Extraction Method:

Principal Component

Analysis.

a. 1 components

extracted.

# Appendix 4



## Reliability Test

## Appendix 4

### Summary of Reliability Test for Pilot Test

Instrument	Number of Items	Cronbach's Alpha Based on Standardised Items
Problem in Financial Capital	5	0.903
Entrepreneurial Competencies:		
• Opportunity	4	0.823
• Organizing and Leading	10	0.940
• Commitment	4	0.893
• Personal	7	0.909
Social Capital	6	0.921
Self-Efficacy	8	0.934
Business Performance	6	0.873

Note: N=30

### Reliability of Actual Study:

#### A) Problem in Financial Capital

##### Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.782	.783	5

##### Item Statistics

	Mean	Std. Deviation	N
FC1	2.41	1.576	184
FC2	2.68	1.679	184
FC3	2.54	1.736	184
FC4	2.74	1.730	184
FC5	2.54	1.717	184

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
FC1	10.49	25.934	.601	.453	.728
FC2	10.22	26.032	.538	.441	.747
FC3	10.36	25.337	.556	.334	.742
FC4	10.16	25.481	.549	.466	.744
FC5	10.36	25.675	.543	.464	.746

**B) Entrepreneurial Competencies**

## 1) Opportunity Competency

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.725	.732	4

**Item Statistics**

	Mean	Std. Deviation	N
OC1	6.20	1.000	184
OC2	5.84	1.213	184
OC3	6.10	.984	184
OC4	6.47	.746	184

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
OC1	18.41	5.434	.498	.250	.673
OC2	18.77	4.541	.531	.310	.666
OC3	18.50	5.016	.629	.419	.595
OC4	18.14	6.511	.443	.260	.708

## 2) Organising and Leading Competency

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.923	.924	10

**Item Statistics**

	Mean	Std. Deviation	N
OLC5	6.07	.981	184
OLC6	6.00	1.003	184
OLC7	5.91	1.015	184
OLC8	6.03	1.024	184
OLC9	5.95	1.098	184
OLC10	6.05	.928	184
OLC11	6.08	1.034	184
OLC12	5.92	1.118	184
OLC13	5.80	1.089	184
OLC14	5.84	1.194	184



**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
OLC5	53.60	55.007	.645	.520	.919
OLC6	53.67	54.103	.695	.544	.916
OLC7	53.76	53.301	.744	.676	.914
OLC8	53.64	53.074	.753	.667	.913
OLC9	53.72	53.395	.671	.562	.918
OLC10	53.61	54.981	.692	.570	.917
OLC11	53.59	53.927	.682	.578	.917
OLC12	53.74	52.148	.740	.676	.914
OLC13	53.86	52.490	.741	.709	.914
OLC14	53.83	51.496	.725	.635	.915

### 3) Commitment Competency

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.830	.832	4

**Item Statistics**

	Mean	Std. Deviation	N
CMTC15	6.10	1.022	184
CMTC16	6.35	.881	184
CMTC17	6.30	.896	184
CMTC18	6.23	.884	184

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
CMTC15	18.89	5.026	.644	.418	.796
CMTC16	18.64	5.838	.566	.326	.825
CMTC17	18.69	5.319	.702	.541	.766
CMTC18	18.76	5.265	.734	.569	.753

#### 4) Personal Competency

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.907	.910	7

**Item Statistics**

	Mean	Std. Deviation	N
PC19	5.99	1.081	184
PC20	6.13	.987	184
PC21	6.08	.991	184
PC22	6.10	.930	184
PC23	6.12	1.023	184
PC24	6.15	.917	184
PC25	6.30	.931	184

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PC19	36.87	23.268	.565	.383	.913
PC20	36.74	22.238	.766	.643	.889
PC21	36.78	22.390	.743	.616	.891
PC22	36.77	23.011	.724	.567	.893
PC23	36.74	22.224	.733	.613	.892
PC24	36.71	22.545	.799	.682	.886
PC25	36.57	22.750	.757	.685	.890

### C) Social Capital

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.906	.909	6

**Item Statistics**

	Mean	Std. Deviation	N
SC1	5.94	.942	184
SC2	5.90	1.006	184
SC3	5.99	.950	184
SC4	5.88	1.117	184
SC5	5.79	1.035	184
SC6	5.84	1.156	184

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
SC1	29.40	19.138	.766	.658	.886
SC2	29.45	18.609	.774	.668	.884
SC3	29.35	18.490	.850	.764	.875
SC4	29.47	18.010	.747	.585	.889
SC5	29.55	19.101	.681	.509	.898
SC6	29.50	18.448	.660	.479	.903

## D) Self-Efficacy

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.901	.904	8

**Item Statistics**

	Mean	Std. Deviation	N
SE1	5.82	.800	184
SE2	5.71	.980	184
SE3	5.90	.765	184
SE4	5.92	.820	184
SE5	5.73	1.052	184
SE6	5.80	.926	184
SE7	5.84	.913	184
SE8	6.22	.701	184

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
SE1	41.13	23.513	.627	.457	.894
SE2	41.24	21.997	.659	.510	.892
SE3	41.05	23.396	.681	.554	.889
SE4	41.03	22.486	.754	.612	.883
SE5	41.22	21.038	.713	.564	.887
SE6	41.15	21.831	.732	.623	.884
SE7	41.11	21.955	.729	.618	.884
SE8	40.73	24.046	.652	.489	.892

## E) Business Performance

**Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.911	.911	6

**Item Statistics**

	Mean	Std. Deviation	N
BP1	5.11	.929	184
BP2	5.22	.984	184
BP3	5.14	.998	184
BP4	5.24	.952	184
BP5	5.10	1.025	184
BP6	5.17	1.009	184

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
BP1	25.87	17.946	.677	.490	.906
BP2	25.77	17.349	.710	.530	.902
BP3	25.84	16.713	.788	.648	.890
BP4	25.74	17.057	.785	.640	.891
BP5	25.89	16.539	.785	.653	.891
BP6	25.81	16.745	.771	.633	.893

# Appendix 5



## Test of SPSS Results

## Appendix 5

### **A) Descriptive Statistics: Respondent's Profile**

#### **Age start business**

	Frequency	Percent	Valid Percent	Cumulative Percent
20 - 30 years	103	56.0	56.0	56.0
31 - 40 years	60	32.6	32.6	88.6
Valid 41 - 50 years	16	8.7	8.7	97.3
51 - 60 years	5	2.7	2.7	100.0
Total	184	100.0	100.0	

#### **Marital Status**

	Frequency	Percent	Valid Percent	Cumulative Percent
Single	6	3.3	3.3	3.3
Married	168	91.3	91.3	94.6
Valid Divorced	8	4.3	4.3	98.9
Widow	2	1.1	1.1	100.0
Total	184	100.0	100.0	

#### **Child**

	Frequency	Percent	Valid Percent	Cumulative Percent
No	11	6.0	6.0	6.0
Valid Yes	173	94.0	94.0	100.0
Total	184	100.0	100.0	

**Number of Children**

	Frequency	Percent	Valid Percent	Cumulative Percent
Not related	11	6.0	6.0	6.0
1-3	82	44.6	44.6	50.5
4-6	75	40.8	40.8	91.3
7-9	15	8.2	8.2	99.5
10 and above	1	.5	.5	100.0
Total	184	100.0	100.0	

**Level of Education**

	Frequency	Percent	Valid Percent	Cumulative Percent
Primary	24	13.0	13.0	13.0
Secondary	136	73.9	73.9	87.0
Diploma	16	8.7	8.7	95.7
College	6	3.3	3.3	98.9
Degree	1	.5	.5	99.5
Others	1	.5	.5	100.0
Total	184	100.0	100.0	

**Worked Before**

	Frequency	Percent	Valid Percent	Cumulative Percent
No	69	37.5	37.5	37.5
Yes	115	62.5	62.5	100.0
Total	184	100.0	100.0	



## **B) Descriptive Statistics: Business Profile**

<b>Business Category</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
0	1	.5	.5	.5
Manufacturing	83	45.1	45.1	45.7
Services	69	37.5	37.5	83.2
Agriculture	26	14.1	14.1	97.3
Others	5	2.7	2.7	100.0
Total	184	100.0	100.0	

<b>Business Location Home Or Not</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	95	51.6	51.6	51.6
No	89	48.4	48.4	100.0
Total	184	100.0	100.0	

<b>Business Location</b>				
	Frequency	Percent	Valid Percent	Cumulative Percent
Rural Area	101	54.9	54.9	54.9
Smaller City Town	71	38.6	38.6	93.5
Major City	10	5.4	5.4	98.9
Capital City	2	1.1	1.1	100.0
Total	184	100.0	100.0	

**Years of Operation**

	Frequency	Percent	Valid Percent	Cumulative Percent
1-5 years	34	18.5	18.5	18.5
6-10 years	57	31.0	31.0	49.5
11-15 years	45	24.5	24.5	73.9
Valid 16-20 years	31	16.8	16.8	90.8
21-25 years	12	6.5	6.5	97.3
above 25 years	5	2.7	2.7	100.0
Total	184	100.0	100.0	

**Number of Workers**

	Frequency	Percent	Valid Percent	Cumulative Percent
none	25	13.6	13.6	13.6
1-5 workers	131	71.2	71.2	84.8
Valid 6-10 workers	18	9.8	9.8	94.6
11 - 15 workers	5	2.7	2.7	97.3
16-20 workers	5	2.7	2.7	100.0
Total	184	100.0	100.0	

**Times get Financing**

	Frequency	Percent	Valid Percent	Cumulative Percent
Once	1	.5	.5	.5
Two times	7	3.8	3.8	4.3
Third times	3	1.6	1.6	6.0
Valid Fourth times	11	6.0	6.0	12.0
Fifth times	12	6.5	6.5	18.5
More than five times	150	81.5	81.5	100.0
Total	184	100.0	100.0	

**Amount of Financing**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid RM20 000	83	45.1	45.1	45.1
Between RM 20001 to RM 30 000	34	18.5	18.5	63.6
Between RM 30001 to RM 40 000	21	11.4	11.4	75.0
Between RM 40001 to RM 50 000	24	13.0	13.0	88.0
More than RM 50 000	22	11.9	11.9	100.0
Total	184	100.0	100.0	

**Seek for another financing**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid No	129	70.1	70.1	70.1
Yes	55	29.9	29.9	100.0
Total	184	100.0	100.0	

**If yes**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Not related	129	70.1	70.1	70.1
Bank	31	16.8	16.8	87.0
Cooperative firm	9	4.9	4.9	91.8
Pawnshops	2	1.1	1.1	92.9
Friends or Relatives	7	3.8	3.8	96.7
Government Agencies	5	2.7	2.7	99.5
Others	1	.5	.5	100.0
Total	184	100.0	100.0	

**Average monthly revenues**

	Frequency	Percent	Valid Percent	Cumulative Percent
0	1	.5	.5	.5
Less than RM 3,000	33	17.9	17.9	18.5
RM 3,001 to RM 5,000	82	44.6	44.6	63.0
Valid RM 5,001 to RM 7,000	28	15.2	15.2	78.3
RM 7,001 to RM10,000	21	11.4	11.4	89.7
More than RM 10,000	19	10.3	10.3	100.0
Total	184	100.0	100.0	

**Types of Business**

	Frequency	Percent	Valid Percent	Cumulative Percent
Sole Proprietorship	130	70.7	70.7	70.7
Valid Family Sharing	54	29.3	29.3	100.0
Total	184	100.0	100.0	

# Appendix 6



## Normality Test

## Appendix 6

### Normality

#### Descriptive Statistics

	N	Mean	Std. Deviation	Skewness	Z-skewness		Kurtosis		Z-kurtosis
	Statistic	Statistic	Statistic	Statistic	Std. Error		Statistic	Std. Error	
Problem in Financial Capital	184	2.4862	.41736	-.335	.179	-1.868	-.150	.356	-.421
Opportunity Competency	184	6.2830	.50907	-.323	.179	-1.803	-.380	.356	-1.066
Organizing & Leading Competency	184	6.0642	.52159	-.173	.179	-.966	-.033	.356	-.093
Commitment Competency	184	6.2251	.52546	-.285	.179	-1.590	-.323	.356	-.906
Personal Competency	184	6.1704	.55744	-.335	.179	-1.871	-.356	.356	-1.000
Social Capital	184	5.9487	.50297	.102	.179	.570	-.171	.356	-.481
Self Efficacy	184	5.8747	.65496	-.279	.179	-1.558	-.385	.356	-1.081
Business Performance	184	5.1849	.65696	-.179	.179	-1.001	-.392	.356	-1.101

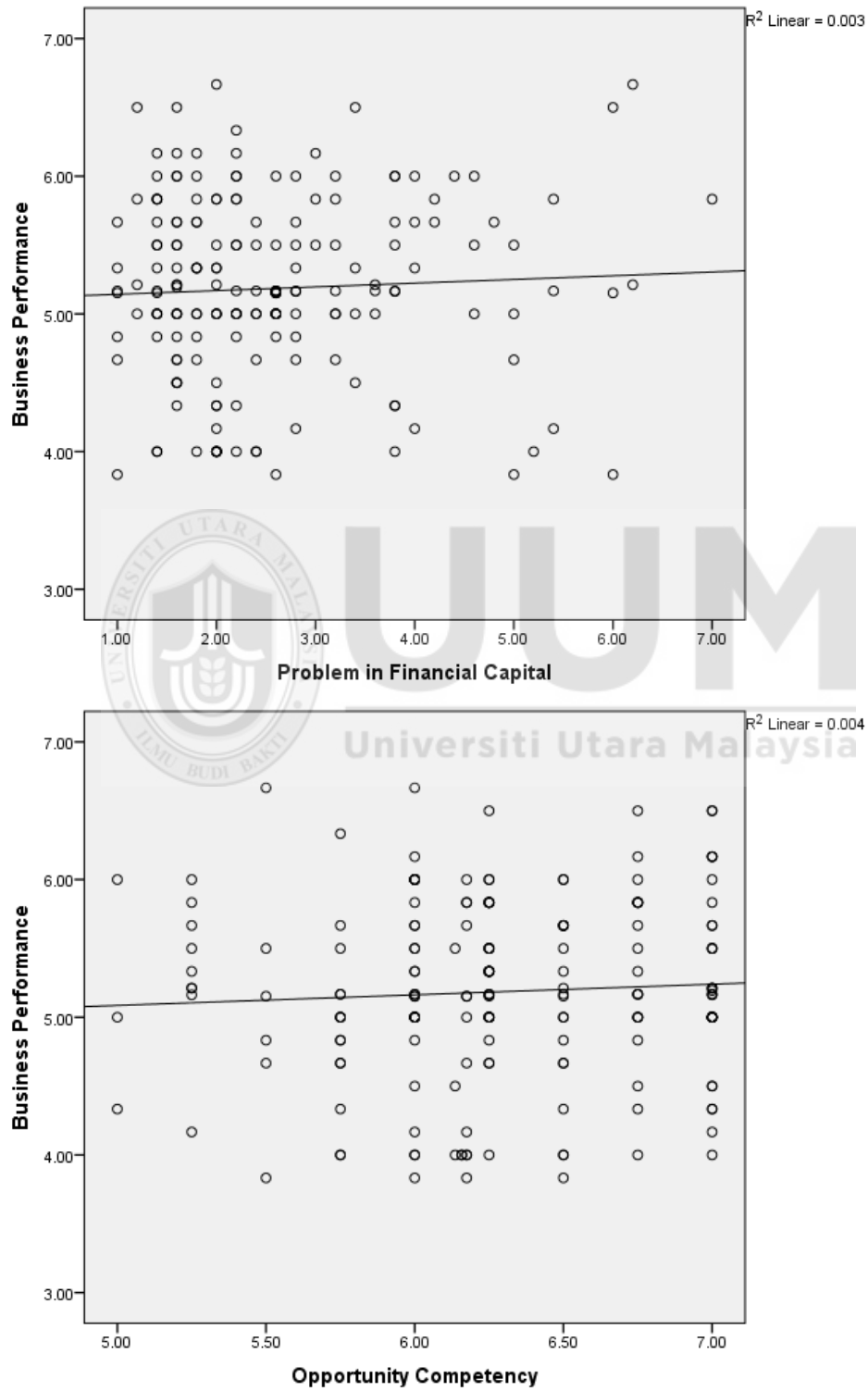
Z = ±1.96 at p<0.05 significant level

# Appendix 7

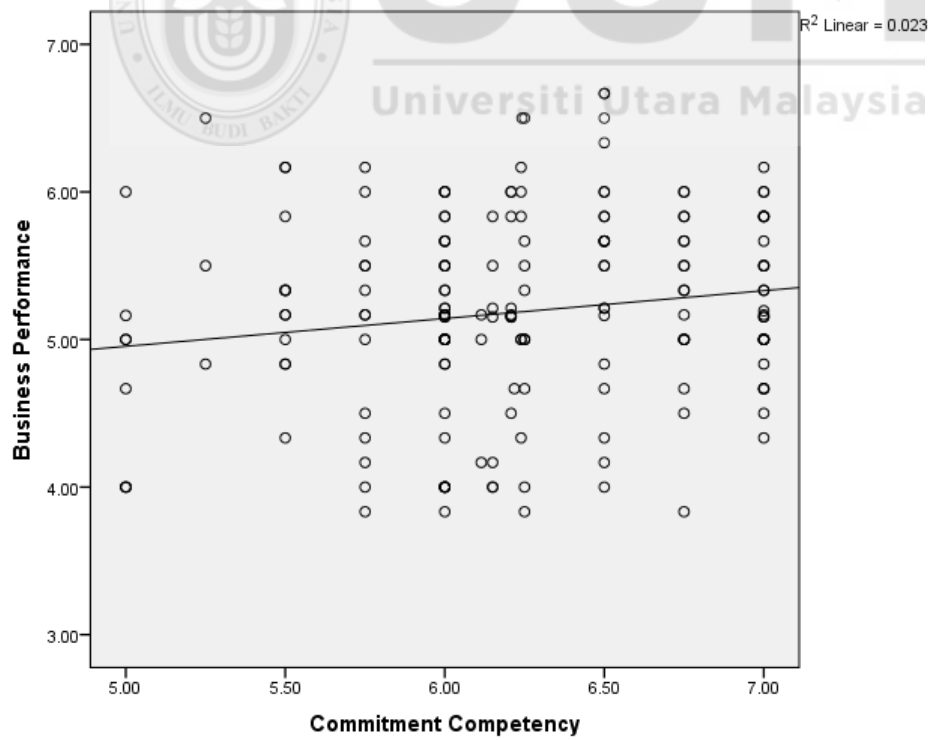
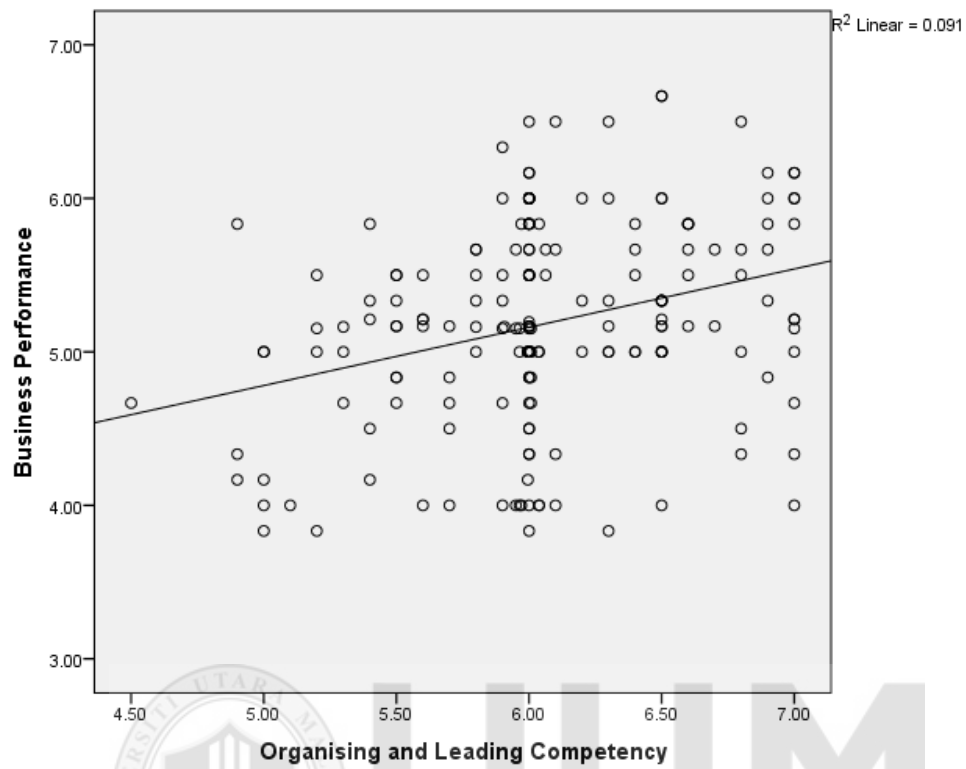


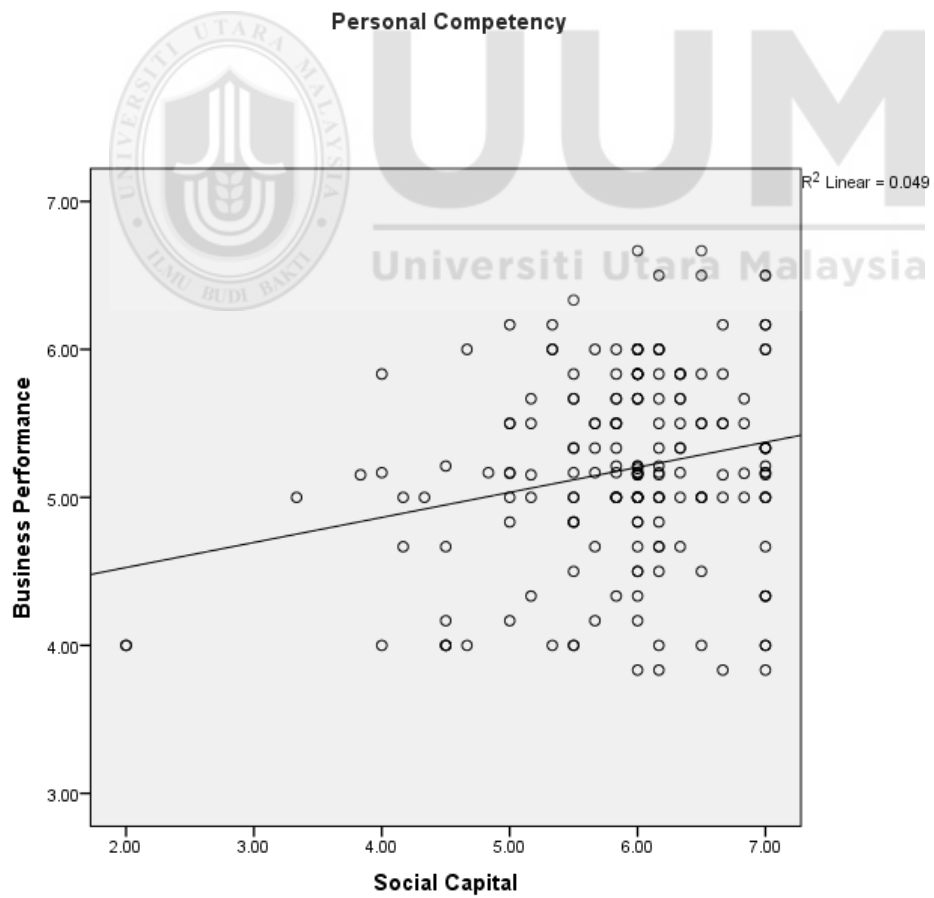
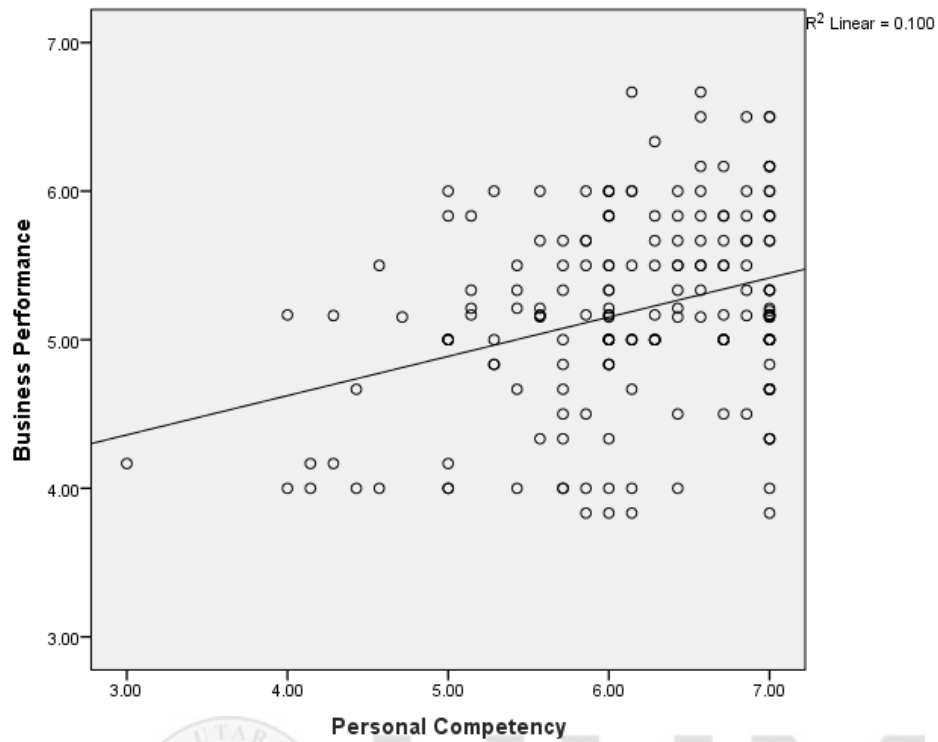
## Appendix 7

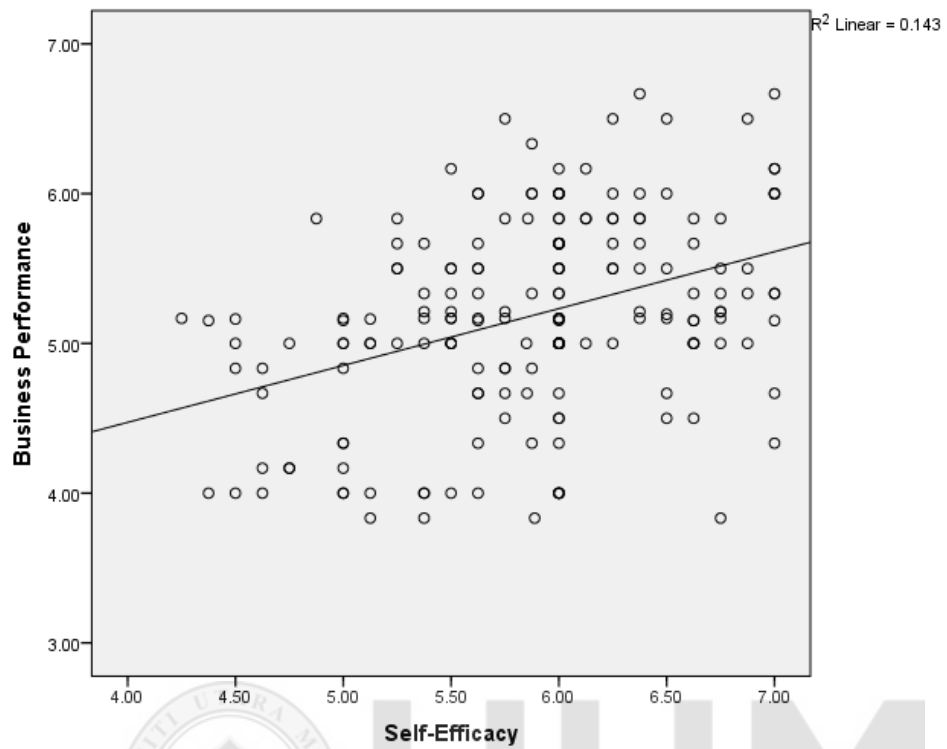
### Linearity Test Between IVs and DV











# Appendix 8

## Multicollinearity Test



## Appendix 8

### Multicollinearity

Coefficients <sup>a</sup>							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.987	.803	2.473	.014		
	Problem in Financial Capital	.063	.036	.118	1.722	.087	.956
	Opportunity Competency	-.109	.094	-.085	1.162	.247	.846
	Organising & Leading Competency	.274	.106	.218	2.575	.011	.628
	Commitment Competency	-.056	.097	-.044	-.576	.566	.753
	Personal Competency	.089	.081	.106	1.090	.277	.471
	Social Capital	.034	.061	.044	.557	.578	.715
	Self-Efficacy	.283	.076	.282	3.713	.000	.778

a. Dependent Variable: Business Performance

# Appendix 9



## Appendix 9

### Correlation

#### Correlations

		PFC	OC	OLC	CMTC	PC	SC	SE	BP
Problem in Financial Capital	Pearson Correlation	1	.010	-.181*	-.022	-.110	-.008	-.057	.051
	Sig. (2-tailed)		.897	.014	.767	.138	.915	.441	.495
	N	184	184	184	184	184	184	184	184
Opportunity Competency	Pearson Correlation	.010	1	.344**	.141	.323**	.183*	.114	.060
	Sig. (2-tailed)	.897		.000	.056	.000	.013	.122	.420
	N	184	184	184	184	184	184	184	184
Organising and Leading Competency	Pearson Correlation	-.181*	.344**	1	.360**	.555**	.281**	.280**	.302**
	Sig. (2-tailed)	.014	.000		.000	.000	.000	.000	.000
	N	184	184	184	184	184	184	184	184
Commitment Competency	Pearson Correlation	-.022	.141	.360**	1	.459**	.344**	.239**	.151*
	Sig. (2-tailed)	.767	.056	.000		.000	.000	.001	.041
	N	184	184	184	184	184	184	184	184
Personal Competency	Pearson Correlation	-.110	.323**	.555**	.459**	1	.504**	.453**	.316**
	Sig. (2-tailed)	.138	.000	.000	.000		.000	.000	.000
	N	184	184	184	184	184	184	184	184
Social Capital	Pearson Correlation	-.008	.183*	.281**	.344**	.504**	1	.330**	.220**
	Sig. (2-tailed)	.915	.013	.000	.000	.000		.000	.003
	N	184	184	184	184	184	184	184	184
Self- Efficacy	Pearson Correlation	-.057	.114	.280**	.239**	.453**	.330**	1	.379**

	Sig. (2-tailed)	.441	.122	.000	.001	.000	.000		.000
	N	184	184	184	184	184	184	184	184
Business Performance	Pearson Correlation	.051	.060	.302**	.151*	.316**	.220**	.379**	1
	Sig. (2-tailed)	.495	.420	.000	.041	.000	.003	.000	
	N	184	184	184	184	184	184	184	184

\*. Correlation is significant at the 0.05 level (2-tailed).

\*\*. Correlation is significant at the 0.01 level (2-tailed).



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# Appendix 10



## Multiple Regression Analysis

## Appendix 10

### Regression Analysis of All Variables

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.458 <sup>a</sup>	.210	.179	.59539

a. Predictors: (Constant), PFC, OC CMTC, OLC, PC, SC, SE

b. Dependent Variable: BP

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	16.590	7	2.370	6.686	.000 <sup>b</sup>
Residual	62.391	176	.354		
Total	78.981	183			

a. Dependent Variable: BP

b. Predictors: (Constant), PFC, OC CMTC, OLC, PC, SC, SE

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.987	.803		2.473	.014
PFC	.063	.036	.118	1.722	.087
OC	-.109	.094	-.085	-1.162	.247
OLCC	.274	.106	.218	2.575	.011
CMTC	-.056	.097	-.044	-.576	.566
PC	.089	.081	.106	1.090	.277
SC	.034	.061	.044	.557	.578
SE	.283	.076	.282	3.713	.000

a. Dependent Variable: BP

**Collinearity Diagnostics<sup>a</sup>**

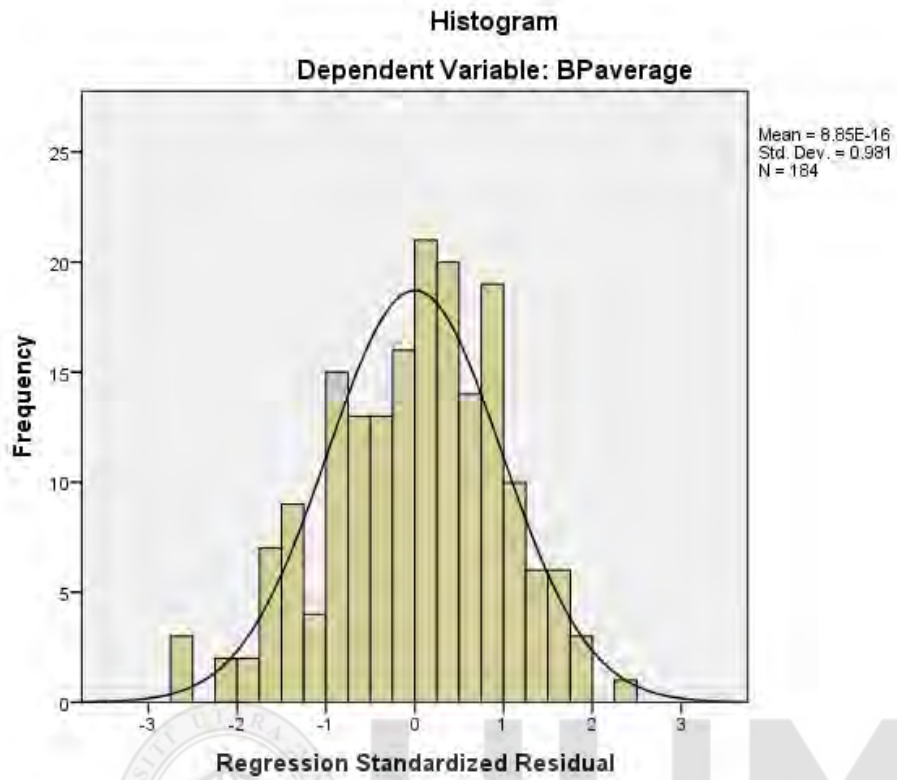
Model	Dimension	Eigenvalue	Condition Index	Variance Proportions						
				(Constant)	PFC	OC	OLC	CMTC	PC	SC
1	1	7.784	1.000	.00	.00	.00	.00	.00	.00	.00
	2	.173	6.714	.00	.91	.00	.00	.00	.00	.00
	3	.015	23.029	.02	.01	.04	.02	.01	.02	.69
	4	.009	29.203	.01	.01	.07	.01	.02	.05	.13
	5	.008	31.404	.03	.03	.00	.02	.00	.61	.14
	6	.006	37.399	.00	.00	.34	.00	.60	.01	.01
	7	.004	45.613	.00	.02	.25	.85	.12	.10	.02
	8	.002	60.925	.94	.01	.29	.10	.26	.20	.00

a. Dependent Variable: BP

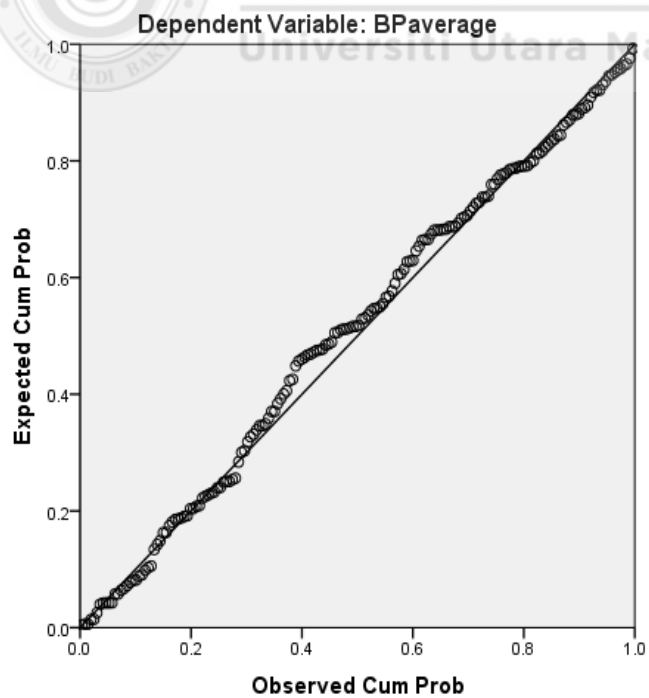
**Residuals Statistics<sup>a</sup>**

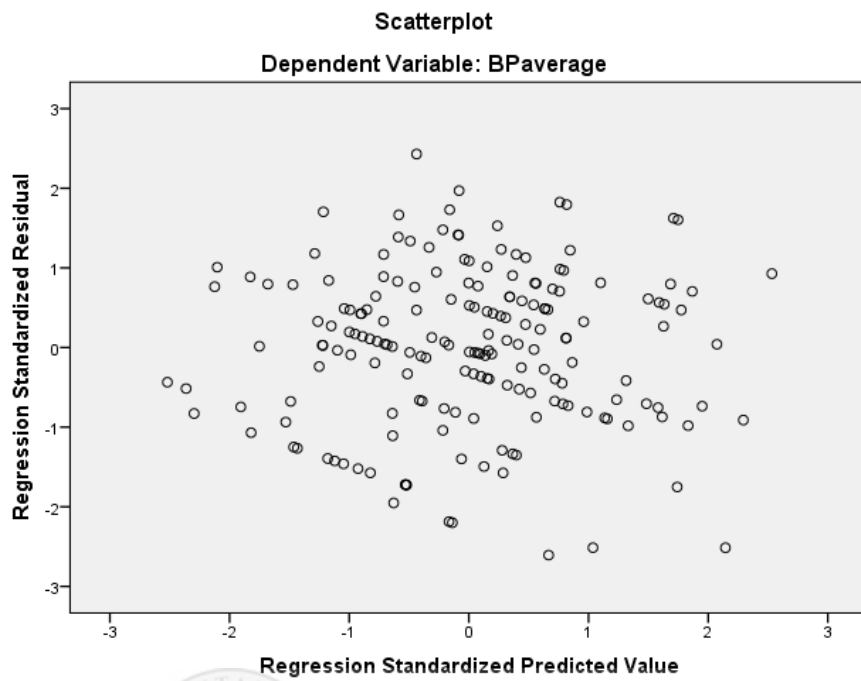
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	4.4262	5.9475	5.1849	.30109	184
Std. Predicted Value	-2.520	2.533	.000	1.000	184
Standard Error of Predicted Value	.061	.232	.120	.032	184
Adjusted Predicted Value	4.4622	5.9179	5.1876	.30205	184
Residual	-1.55223	1.44670	.00000	.58389	184
Std. Residual	-2.607	2.430	.000	.981	184
Stud. Residual	-2.710	2.477	-.002	1.006	184
Deleted Residual	-1.67770	1.50347	-.00269	.61452	184
Stud. Deleted Residual	-2.761	2.514	-.003	1.011	184
Mahal. Distance	.902	26.852	6.962	4.541	184
Cook's Distance	.000	.079	.007	.013	184
Centered Leverage Value	.005	.147	.038	.025	184

a. Dependent Variable: BP



Normal P-P Plot of Regression Standardized Residual





# Appendix 11



# Hierarchical Regression Analysis

## Appendix 11

### **A) Mediated Regression Analysis of Problem in Financial Capital, Social Capital and Business Performance**

**Variables Entered/Removed<sup>a</sup>**

Model	Variables Entered	Variables Removed	Method
1	PFC <sup>b</sup>	.	Enter
2	SC <sup>b</sup>	.	Enter

a. Dependent Variable: BP

b. All requested variables entered.

**Model Summary<sup>c</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.051 <sup>a</sup>	.003	-.003	.65791	.003	.468	1	182	.495
2	.227 <sup>b</sup>	.051	.041	.64339	.049	9.307	1	181	.003

a. Predictors: (Constant), PFC

b. Predictors: (Constant), PFC, SC

c. Dependent Variable: BP

**ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.203	1	.203	.468	.495 <sup>b</sup>
	Residual	78.778	182	.433		
	Total	78.981	183			
2	Regression	4.055	2	2.028	4.898	.008 <sup>c</sup>
	Residual	74.926	181	.414		
	Total	78.981	183			

a. Dependent Variable: BP

b. Predictors: (Constant), PFC

c. Predictors: (Constant), PFC, SC

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.115	.113		45.398	.000
	PFC	.027	.039	.051	.684	.495
	(Constant)	4.114	.346		11.877	.000
2	PFC	.028	.039	.052	.724	.470
	SC	.170	.056	.221	3.051	.003

a. Dependent Variable: BP

**Excluded Variables<sup>a</sup>**

Model		Beta In	T	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	SC	.221 <sup>b</sup>	3.051	.003	.221	1.000

a. Dependent Variable: BP

b. Predictors in the Model: (Constant), PFC

**Collinearity Diagnostics<sup>a</sup>**

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	PFC	SC
1	1	1.903	1.000	.05	.05	
	2	.097	4.420	.95	.95	
2	1	2.857	1.000	.00	.02	.00
	2	.133	4.643	.02	.95	.03
	3	.010	16.863	.98	.03	.97

a. Dependent Variable: BP

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	4.5087	5.4686	5.1849	.14887	184
Residual	-1.63523	1.47938	.00000	.63987	184
Std. Predicted Value	-4.542	1.906	.000	1.000	184
Std. Residual	-2.542	2.299	.000	.995	184

a. Dependent Variable: BP



**B) Moderated Regression Analysis of Self-Efficacy, Entrepreneurial Competencies and Business Performance**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.854	.783		3.643	.000
	OC	-.080	.099	-.062	-.807	.421
	OLC	.349	.109	.277	3.211	.002
	CMTC	.035	.101	.028	.349	.728
	PC	.081	.106	.069	.761	.448
2	(Constant)	1.990	.771		2.582	.011
	OC	-.074	.095	-.057	-.784	.434
	OLC	.289	.104	.230	2.774	.006
	CMTC	-.004	.097	-.003	-.040	.968
	PC	.008	.102	.006	.074	.941
	SE	.321	.072	.320	4.431	.000
3	(Constant)	-5.347	7.309		-.731	.465
	OC	.716	.866	.554	.826	.410
	OLC	.475	.949	.377	.500	.617
	CMTC	1.241	1.025	.992	1.211	.228
	PC	-1.039	.858	-.881	-1.211	.228
	SE	1.557	1.239	1.552	1.257	.210
	OCXSE	-.135	.145	-1.100	-.930	.353
	OLCXSE	-.031	.161	-.268	-.192	.848
	CMTXSE	-.215	.174	-1.857	-1.235	.219
	PCXSE	.183	.148	1.646	1.231	.220

a. Dependent Variable: BP

**Excluded Variables<sup>a</sup>**

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	SE	.320 <sup>b</sup>	4.431	.000	.315	.876
	OCXSE	.407 <sup>b</sup>	4.331	.000	.309	.518
	OLCXSE	.450 <sup>b</sup>	4.395	.000	.313	.436
	CMTXSE	.439 <sup>b</sup>	4.335	.000	.309	.447
	PCXSE	.471 <sup>b</sup>	4.472	.000	.318	.411
2	OCXSE	-.928 <sup>c</sup>	-.852	.395	-.064	.004
	OLCXSE	-.161 <sup>c</sup>	-.145	.885	-.011	.004
	CMTXSE	-1.401 <sup>c</sup>	-1.016	.311	-.076	.002
	PCXSE	.633 <sup>c</sup>	.597	.552	.045	.004

a. Dependent Variable: BP

b. Predictors in the Model: (Constant), PC, OC, CMTC, OLC

c. Predictors in the Model: (Constant), PC, OC, CMTC, OLC, SE

**Residuals Statistics<sup>a</sup>**

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	4.3273	5.8951	5.1849	.29550	184
Residual	-1.40289	1.40103	.00000	.58675	184
Std. Predicted Value	-2.902	2.403	.000	1.000	184
Std. Residual	-2.331	2.328	.000	.975	184

a. Dependent Variable: BP